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Honorable Judge Karen A. Overstreet
Chapter 7
Hearing Location: Marysville

5 UNITED STATES BANKRUPTCY COURT
6 WESTERN DISTRICT OF WASHINGTON

7 IN RE

CHAPTER 7

8 SCOTT A MANGUM AND
9 KRISTIN A MANGUM

CASE NO.: 14-16668-KAO

10 DEBTORS.

11 **DECLARATION IN SUPPORT OF**
12 **MOTION FOR RELIEF FROM AUTOMATIC STAY**

13 I, Lorrie Mothesen, declare under penalty of perjury as follows:

14 1. I am a/an Assistant Vice President of Bank of America, N.A. ("BANA")
15 and am authorized to sign this declaration on behalf of BANA, as movant ("Movant") with respect to a
16 certain loan (the "Loan") provided to Debtors, which Loan is evidenced by the Note (defined below)
17 and secured by the Deed of Trust (defined below). This Declaration is provided in support of the
18 Motion for Relief from Stay filed by Movant in this proceeding (the "Motion").
19

20 2. As part of my job responsibilities for BANA, I am familiar with the types of records
21 maintained by BANA in connection with the Loan and the procedures for creating those types of
22 records. I have access to and have reviewed the books, records and files of BANA that pertain to the
23 Loan and extensions of credit given to Debtors concerning the Property (defined below).
24

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1 3. The information in this declaration is taken from BANA's business records regarding the
2 Loan. I have personal knowledge of BANA's procedures for creating these types of records. The
3 records are: (a) made at or near the time of the occurrence of the matters recorded by persons with
4 personal knowledge of the information in the business record, or from information transmitted by
5 persons with personal knowledge; (b) kept in the course of BANA's regularly conducted business
6 activities; and (c) it is the regular practice of BANA to make such records. I have personal knowledge
7 of and prior to executing this declaration reviewed the books, records and files of BANA with respect
8 to the Loan that is the subject of the Motion.
9

10 4. The Debtors have executed and delivered or are otherwise obligated with respect to that
11 certain promissory note in the original principal amount of \$206,196.00 (the "Note"). A true and
12 correct copy of the Note is attached to the Motion as Exhibit A.
13

14 5. As evidenced by the endorsements attached to the Note, the Note has been endorsed in
15 blank. Movant is an entity entitled to enforce the Note because Movant is in possession, either directly
16 or through the use of an authorized agent and/or document custodian, of the Note endorsed in blank.
17

18 6. Pursuant to that certain Deed of Trust (the "Deed of Trust"), all obligations (collectively,
19 the "Obligations") of the Debtors under and with respect to the Note and the Deed of Trust are secured
20 by the Property. A copy of the Deed of Trust is attached to the Motion as Exhibit B.

21 7. As of September 12, 2014, the outstanding amount of the Obligations less any partial
22 payments or suspense balance is \$214,458.11.
23

24 8. In addition to the other amounts due to Movant reflected in this Motion, as of the date
25 hercof, in connection with seeking the relief requested in this Motion, Movant has also incurred legal

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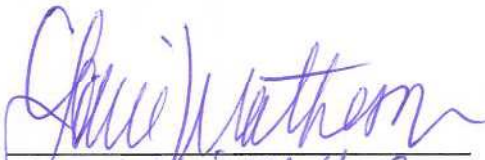
1 fees and costs. Movant reserves all rights to seek an award or allowance of such fees and expenses in
2 accordance with applicable loan documents and related agreements, the Bankruptcy Code and
3 otherwise applicable law.

4 9. The following chart sets forth the number and amount of payments due pursuant to
5 the terms of the Note that have been missed by the Debtors as of September 12, 2014:
6

7 Number of Missed Payments	From	To	Monthly Payment Amount	Total Amounts Delinquent
8 4	April 1, 2013	July 1, 2013	\$1,312.32	\$5,249.28
9 12	August 1, 2013	July 1, 2014	\$1,266.19	\$15,194.28
10 2	August 1, 2014	September 1, 2014	\$1,258.88	\$2,517.76

11 **Total: \$22,961.32**

12
13 Pursuant to 28 U.S.C. § 1746, I hereby declare under penalty of perjury under the laws of the
14 United States of America that the foregoing is true and correct. Executed this 22nd day of
15 September, 2014.

16
17 
18 Name: Lorie Matheson
19 Title: Assistant Vice President